



*"People Helping People" Since 1951*

*July 2011*

**GOLDEN**  
*Times*  
*Member Newsletter*

# Home & Family Finance Resource Center

*Your source for quality financial information you can trust*



You're just a click away from online answers to your financial questions. Our new Home & Family Finance Online Resource Center is a source for personal finance information. Every week brings new articles and news updates to answer your everyday questions.

Gain valuable insight about financial topics such

as vehicles, housing, retirement and more. You can calculate what your car payment could be with a new loan. Plug in our low loan rates and you may be pleasantly surprised.

Buying a home? Check out "Housing" for a home-buying section that walks you through the entire process. Or just browse through the site for helpful tips.

Our Online Resource Center is a site you can visit again and again. Discover how this site turns personal finance information into easy-to-understand practical knowledge.

Take control of your financial future today and visit our Home & Family Finance Resource Center via our web site at [www.gpcu.org](http://www.gpcu.org).

### *Inside this Issue:*

Same Car,  
Smaller Payment ..... 2

#### ***Product Spotlight:***

Car Buying Tips ..... 2  
En Español ..... 3

#### ***Golden Tip:***

What to do when your  
wallet/purse is stolen..... 4



1

# Same Car, Smaller Payment

*Lower your current auto loan rate by 2%, with no payments for up to 60 days!*

Do you love your car, but not your car payment? If so, now is the perfect time to refinance your auto loan with a great rate at Golden Plains Credit Union. You could lower your current rate by 2%, with no payments for up to 60 days. Rates can be as low as 2.49% annual percentage rate.

AND when you refinance your vehicle, you will automatically be entered into a drawing to win 2.49% APR\* on the remaining term of your loan. Eight lucky members will win!

Start down the road to savings today and refinance your auto loan at Golden Plains. Think of all the money you could be saving every month. Stop by your local Golden Plains' location or call 1.800.825.7661 for more details. This is a limited time offer, so call today!



## Contact Us:

GPCU Main  
P. O. Box 459  
Garden City, KS 67846

gpcu.org  
1-800-825-7661  
(see pg.1 for other locations)

\*Annual Percentage Rate. This offer applies to loans financed from another lender. Subject to approval and program guidelines.

*Product Spotlight:*

## 5 Car Buying Tips

- 1) Determine how much you can spend. Most financial planners say that your car payment should be no more than 20% of your gross monthly income. Use the Auto Loan calculator at [gpcu.org](http://gpcu.org) to determine what's right for you.
- 2) Research online. Our Online Car Center can help you compare prices, option packages, safety and more.
- 3) Know how much the dealer paid for the vehicle. This can help you negotiate a better deal. This is the price the dealer paid for the car, less any costs for advertising, destination charges or special regional pricing. It's also important to know the wholesale and retail values for used vehicles.
- 4) Set your price. Determine the cost of the vehicle and subtract any rebates or incentives. Also know how much your trade-in value is worth.
- 5) Contact dealers for online pricing. You can work with our participating dealerships to receive pricing and availability on new or used cars before visiting the dealership by contacting them online or by phone.



## En Español

Translation by Orlando Corral

### 5 Tips Para Comprar Vehículo

1) Determina cuanto quieres gastar. Los expertos financieros dicen que tu pago de vehículo no debe de exceder 20% de tus ingresos mensuales. Usa la calculadora de préstamo de vehículo en [www.gpcu.org](http://www.gpcu.org) para determinar qué es lo mejor para ti.

2) Investiga en-línea. Nuestro centro para vehículos en-línea te ayuda a comparar precios, opciones, seguridad y más.

3) Investiga cuanto pagó la agencia por el vehículo. Esto te podrá ayudar a poder negociar el trato. El costo del vehículo menos los precios de promoción y envió. También es importante investigar cual es el valor del vehículo, especialmente si es usado.

4) Ofrece una cantidad. Investiga el valor del vehículo que vas a comprar y también investiga el valor del vehículo que vas a dar en intercambio.

5) Contacta a las agencias si es que tienen precios especiales para clientes en-línea. En unas ocasiones el precio en-línea y el precio en la agencia son diferentes. Aprovecha esta situación para poder recibir el vehículo a un mejor precio.

## Mismo vehículo. Pago más bajo.

### *Cuando hagas un refinanciamiento a tu préstamo de vehículo*

¿Quieres a tu auto pero no al pago de tu préstamo? Si este es el caso, ahora es el tiempo perfecto para refinanciar tu auto en Golden Plains Credit Union.

Si eres aprobado, podrías bajar tu tasa de interés por 2% sin pagos hasta 60 días. Con intereses empezando en 2.49% anual. Y también como promoción, 8 miembros que participen en esta oferta recibirán 2.49% por lo que resta de su préstamo.

Esto aplica a préstamos que son refinanciados de otra institución financiera. Por favor llama al 1.800.825.7661 para más detalles. ¡Esta es una oferta limitada así que llama hoy!



Proud Sponsor:  
*The American Red Cross*

## Golden Tip: **What to do when your Wallet or Purse is stolen**

If you are ever in the unfortunate situation of having your purse or wallet stolen, follow these steps to protect your personal information and identity.

- Cancel your credit and debit cards. Call your card companies and get new cards with new account numbers. For GPCU debit cards, call 1.866.664.9364 and for GPCU credit cards, call 1.800.442.4757. If your checkbook was stolen, put stop payments on any outstanding checks and close your account. Monitor your accounts for any activity that isn't yours and report them immediately.

- File a police report. Your card companies, financial institution and insurance company may require proof of the crime. It also becomes essential if you become a victim of identity theft.

• If you've become a victim of identity theft, file a report with the three major credit reporting agencies – Experian, Equifax and TransUnion. Visit [ftc.gov](http://ftc.gov) for more information and steps to follow. You can put a fraud alert on your account. This requires creditors to verify your identity before approving any new credit. They will call you when new credit is open. You can also do a credit freeze which freezes your credit report, making it harder for identity thieves to open accounts with your name. You should also monitor your credit report. Get a free credit report at [annualcreditreport.com](http://annualcreditreport.com).

• Change the locks on your home and car. If your keys are stolen, don't give thieves even more access to your personal property.

• Get a new driver's license. Report any other miscellaneous cards stolen, such as health insurance cards. If your Social Security number was in your wallet, call the Social Security Administration fraud line at 800.269.0271.

### **Before your wallet/purse is stolen:**

- Make copies of the front and backs of the cards you keep in your wallet. This way if you need to cancel them, all the information you need is in one place.
- Limit what you carry with you.
- Don't carry your Social Security card with you.
- Don't carry account information or passwords with you.

**HOLIDAY CLOSING:**  
 July 4th  
 Independence Day

## Locations & Hours:

### Garden City

\*1714 E. Kansas Ave., 67846  
 (620) 275-2151 or (800) 825-7661  
 Lobby: 9-5, M-F 9-12, Sat  
 Drive-up: 7:45-6, M-F 9-12, Sat

1135 College Dr., Ste. C  
 (620) 276-8175 or (877) 775-8175  
 Lobby: 9-5, M-F, 10-1 p.m. Sat

\*Dillons East, 1305 E. Kansas Ave.  
 (620) 271-0680

\*Dillons West, 1211 Buffalo Jones Rd.  
 (620) 275-8187

Dillons Hours: 11-7, M-F 11-6, Sat

\*Quicker Market  
 4005 E. Hwy 50

### Ulysses

\*112 E. Grant, 67880 (620) 356-4343  
 Lobby & Drive-up: 8:30-4:30, M-F 9-12, Sat

### Quinter

\*400 Hwy 212, 67752 (785) 754-2159  
 Lobby & Drive-up: 8-4, M-F 9-12, Sat, Drive-up only

### Phillipsburg

\*475 State Street, 67661 (785) 543-5267  
 Lobby: 9-4, M-F Drive-up: 8:30-5:30, M-F 8:30-12, Sat

### Liberal

\*21 Medical Dr., 67901 (620) 624-8491  
 Lobby: 9-5, M-F 9-12, Sat  
 Drive-up: 8:30-6, M-F 9-12, Sat

### Lakin

\*109 N. Main, 67860 (620) 355-6203  
 Lobby: 9-5, M-F 9-12, Sat  
 Drive-up: 8:30-5:30, M-F 9-12, Sat

### Hays

\*2720 Broadway, 67601 (785) 628-1007  
 Lobby: 9-4, M-F 9-12, Sat  
 Drive-up: 8-6, M-F 9-12, Sat

### Hesston

\*140 N. Main, 67062 (620) 327-4144  
 Lobby: 9-5, M-F Drive-up: 9-5, M-F, 9-12 Sat

\*Denotes ATM Locations

